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09/662,222	09/14/2000	Rogelio Sosa	NETS:0004	2445
26122	7590	10/08/2003	EXAMINER	
GARY R. STANFORD 610 WEST LYNN AUSTIN, TX 78703			SHIH, SALLY	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 10/08/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/662,222

Applicant(s)

SOSA ET AL.

Examiner

Sally Shih

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 14 September 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-48 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-48 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

1. This application has been reviewed. Original claims 1-48 are pending. The objections and rejections cited are as stated below:

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-13, 16-23, 25-32, 41, 42, 44-48 are rejected under 35 U.S.C. 102(e) as being anticipated by Demoff et al. (United States Patent Number 6,456,984 B1).

Claims 1 and 26: Demoff et al. disclose a method and corresponding system of issuing charge numbers using an electronic communications network, comprising:

detecting, by a charge number issuing system, a request by a user via the electronic communications network for a valid charge number (abstract; fig. 8; col. 3, lines 35-37);

selecting, by the issuing system, one of a plurality of valid charge numbers (abstract; fig. 8; col. 3, lines 37-47); and

providing, by the issuing system via the electronic communications network, the selected valid charge number in response to the request (abstract; fig. 8; col. 2, lines 19-21, 39).

Claims 2 and 27: Demoff et al. disclose the method of claim 1 and corresponding system, wherein the providing the selected valid charge to number by the issuing system comprises providing the selected valid charge number to the user (abstract; fig. 1; col. 2, lines 19-21, 37-40).

Claims 3 and 28: Demoff et al. disclose the method of claim 1 and corresponding system, wherein the providing the selected valid charge number by the issuing system comprises providing the selected valid charge number to the user via a telephonic network (abstract; fig. 1; col. 2, lines 37-40).

Claims 4 and 29: Demoff et al. disclose the method of claim 2 and corresponding system, wherein the detecting a request comprises detecting an online purchase transaction between an online merchant and the user via a computer communications network (abstract; col. 2, lines 10-11, 37-40).

Claim 5: Demoff et al. disclose the method of claim 1, further comprising:

detecting a request comprises detecting, by the issuing system, an online to purchase transaction between an online merchant and the user via a computer communications network (abstract; fig. 8; col. 2, lines 37-40); and

providing the selected valid charge number by the issuing system comprises providing the selected valid charge number to the online merchant via the computer communications network (abstract; fig. 8; col. 2, lines 37-40).

Claims 6 and 30: Demoff et al. disclose the method of claim 1, further comprising:

receiving, by the issuing system, the plurality of valid charge numbers from an issuing bank (abstract; col. 3, lines 38-40); and

storing, by the issuing system, the plurality of valid charge numbers (abstract).

Claims 7 and 31: Demoff et al. disclose the method of claim 1 and corresponding system, further comprising:

detecting, by the issuing system via a charge settlement network, the selected valid charge number used to consummate a purchase transaction (abstract; col. 3, lines 48-58); and

expiring, by the issuing system, the selected one of the plurality of valid charge numbers employed to consummate the purchase transaction (abstract; col. 3, lines 48-58).

Claims 8 and 32: Demoff et al. disclose the method of claim 1 and corresponding system, further comprising:

providing, by the issuing system, a plurality of valid charge numbers via the electronic communications network (abstract; col. 3, lines 48-58);

detecting, by the issuing system, a plurality of provided valid charge numbers used- to consummate a corresponding plurality of purchase transactions (abstract; col. 3, lines 48-58); and

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expiring, by the issuing system, each of the plurality of provided valid charge numbers used to consummate the plurality of purchase transactions (abstract; col. 3, lines 48-58).

Claim 9: Demoff et al. disclose the method of claim 1, further comprising: clearing, by a merchant, a purchase transaction via a charge settlement network (fig. 7; col. 5, lines 6-31).

Claim 10: Demoff et al. disclose the method of claim 9, further comprising: settling, by a merchant processor associated with the merchant, the purchase transaction through the charge settlement network (fig. 7; col. 5, lines 6-31).

Claim 11: Demoff et al. disclose the method of claim 10, further comprising: deducting, by the merchant processor, a merchant discount for the merchant (fig. 5).

Claim 12: Demoff et al. disclose the method of claim 9, further comprising: routing, by a switch network of the charge settlement network, the selected one of the plurality of valid charge numbers to a predetermined processor for the plurality of valid charge numbers (fig. 1, 8; col. 2, lines 37-40).

Claim 13: Demoff et al. disclose the method of claim 12, further comprising:

pre-certifying, by an issuing bank, the issuing system as processor for the plurality of valid charge numbers (abstract; fig. 1, 4-8; col. 3, lines 37-47); and

the routing by the switch network comprising routing the selected one of the plurality of valid charge numbers to the issuing system (abstract; fig. 8; col. 3, lines 37-47) .

Claim 16: Demoff et al. disclose the method of claim 1, further comprising:

clearing, by a merchant via a charge settlement network, the selected valid charge number employed to consummate a purchase transaction (abstract; col. 4, lines 38-53);

routing, by the charge settlement network, purchase transaction information including the selected valid charge number to the issuing system (abstract; col. 4, lines 38-53); and

processing, by the issuing system, the purchase transaction information (abstract; col. 4, lines 38-53).

Claim 17: Demoff et al. disclose the method of claim 16, wherein the processing by the issuing system further comprises: verifying, by the issuing system, a charge number received via the charge settlement network with the selected valid charge number (abstract; col. 4, lines 38-53).

Claims 18, 35 and 36: Demoff et al. disclose the method of claim 17 and corresponding system, further comprising:

generating, by the issuing system, a valid expiration date corresponding to the selected valid charge number (col. 3, lines 36-40);

providing, by the issuing system via the electronic communications network, the corresponding valid expiration date with the selected valid charge number (col. 4, lines 45-51); and

processing by the issuing system further comprising verifying an expiration date received via the charge settlement network with the corresponding valid expiration date (col. 3, lines 36-40).

Claim 19: Demoff et al. disclose the method of claim 16, wherein the processing by the issuing system further comprises: comparing, by the issuing system, a purchase amount received via the charge settlement network with a corresponding cash balance (col. 3, lines 36-40).

Claim 20: Demoff et al. disclose the method of claim 16, further comprising: authorizing and settling, by the issuing system, the purchase transaction (col. 3, lines 36-40).

Claim 21: Demoff et al. disclose the method of claim 16, further comprising:
authorizing and settling, by the issuing system, a plurality of purchase transactions, each associated with a corresponding one of the plurality of valid charge numbers (fig. 8; col. 6, lines 59-63); and
sending, by the issuing system, a plurality of settled purchase transactions to a to sponsoring bank via an automated clearing house (ACH) batch transfer (fig. 8; col. 6, lines 46-48).

Claim 22: Demoff et al. disclose the method of claim 21, further comprising: settling, by the sponsoring bank, the plurality of purchase transactions (abstract; fig. 8; col. 6, lines 46-48).

Claims 23 and 38: Demoff et al. disclose the method of claim 1 and corresponding system, further comprising:

detecting a request comprises detecting, by the issuing system, an online purchase transaction between an online merchant and the user via a computer communications network(abstract; fig. 8; col. 2, lines 37-40) ; and

establishing, by the issuing system, an electronic mail account that enables communication between the online merchant and the user via the computer communications network (fig. 4-6).

Claims 25 and 41: The method of claim 1 and corresponding system, further comprising:

generating, by the issuing system, a valid expiration date for the selected valid charge number (col. 3, lines 36-40); and

providing, by the issuing system via the electronic communications network, the valid expiration date with the selected valid charge number (col. 4, lines 45-51) .

Claim 37: Demoff et al. disclose the charge number issuing system of claim 31, wherein the charge settlement network comprises an electronic funds transfer (EFT) network (fig. 8; col. 6, lines 46-48).

Claim 42: A Demoff et al. disclose a charge number issuing and processing system for issuing valid charge numbers via a electronic communications network and for processing the valid charge numbers via a charge settlement network, comprising:

an issuing system (fig. 1), comprising:

a storage device that stores a plurality of valid charge numbers (fig. 1; col. 4, line 22);

a communication system for coupling to and enabling communications with the electronic communications network (fig. 1);

a transaction system, coupled to the storage device and the communication system, that detects requests for charge numbers via the electronic communications network and that provides a selected one of the plurality of valid charge numbers via the electronic communications network in response to the request (abstract; figs. 1 and 8; col. 3, lines 35-37); and

a processor system, coupled to the transaction system, for coupling to and enabling communications with the charge settlement network (fig. 1); and

a switch network, for coupling to the charge settlement network, that routes any of the plurality of valid charge numbers entered into the charge settlement network to the issuing system for processing (fig. 1).

Claim 44: Demoff et al. disclose the charge number issuing and processing system of claim 42, further comprising:

the storage device storing an expired charge number database that stores valid charge numbers that have been utilized to consummate a single purchase transaction (fig. 1).

Claim 47: Demoff et al. disclose the charge number issuing and processing system of claim 42, further comprising:

the transaction system generating a valid expiration date to correspond with the selected valid charge number and providing the corresponding valid expiration date with the selected valid charge number via the electronic communications network (col. 3, lines 36-40); and

the transaction system configured to authorize a purchase transaction submitted for authorization via the charge settlement network if a charge number received by the processing system is the same as the selected valid charge number and if an expiration date received by the processing system is the same as the corresponding valid expiration date (fig. 1; col. 3, lines 36-40; col. 4, lines 45-51).

Claim 48: Demoff et al. disclose the charge number issuing and processing system of claim 42, wherein the communication system further comprises:

a computer network communications system for interfacing a computer communications network (fig.1); and

a telephonic communications system for interfacing a telephonic network (fig. 1).

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person

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having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 14, 15, 33, 34 and 43 are rejected under 35 U.S.C. 103(a) as being unpatentable over Demoff et al. (United States Patent Number 6,456,984 B1).

Claims 14 and 33: Demoff et al. teach the method and corresponding system of establishing, by the issuing system, an account for the user ('984: col. 2, line 53); detecting, by the issuing system via a charge settlement network, a purchase transaction using the selected valid charge number between the user and a merchant ('984: abstract; col. 3, lines 48-58); and authorizing, by the issuing system, the purchase transaction if a cash balance of the prepaid cash account is sufficient for a purchase amount of the purchase transaction ('984: abstract; col. 3, lines 48-58). However, Demoff et al. did not specifically disclose a prepaid cash account.

The Examiner takes Official Notice that a prepaid cash account is a charge account is well known and old in the art. It would have been obvious for one of ordinary skill in the art to use a prepaid cash account interchangeably with a charge account because when a charge account has a position balance, it becomes a prepaid account.

Claims 15 and 34: The method of claim 14 and corresponding system, wherein the authorizing comprises returning, by the issuing system, authorization information via the charge settlement network ('984: col. 6, lines 59-61).

Claim 43: Demoff et al. teach the storage device storing an accounts database including at least one account and the transaction system configured to authorize a purchase transaction

submitted for authorization via the charge settlement network with a selected one of the plurality of valid charge numbers if a cash balance in a prepaid cash account is sufficient to cover a purchase amount of the purchase transaction ('984: fig. 1; col. 3, lines 36-40; col. 4, lines 45-51). However, Demoff et al. did not specifically disclose a prepaid cash account.

The Examiner takes Official Notice that a prepaid cash account is a charge account is well known and old in the art. It would have been obvious for one of ordinary skill in the art to use a prepaid cash account interchangeably with a charge account because when a charge account has a position balance, it becomes a prepaid account.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 24, 39, 40, 45 and 46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Demoff et al. (United States Patent Number 6,456,984 B1) in view of Cohen et al. (United States Patent Number 6,505,171 B1).

Claims 24, 39 and 40: Demoff et al. teach the method of claim 23 and corresponding system ('984: abstract). However, Demoff et al. failed to teach generating, by the issuing system, an email address linked to a prepaid cash account associated with the user; and providing, by the

issuing system, the email address to the online merchant during the purchase transaction. Cohen et al. teach generating, by the issuing system, an email address linked to a prepaid cash account associated with the user ('171: col. 3, lines 31-50); and providing, by the issuing system, the email address to the online merchant during the purchase transaction ('171: fig. 9; col. 10, line 7). It would have obvious to one of ordinary skill in the art to modify Demoff et al's invention to include an email feature. One of ordinary skill in the art is motivated to do this because it is the easiest way of communication when conducting transactions electronically.

Claim 45: Demoff et al. teach the charge number issuing and processing system of claim 42 ('984: abstract). However, Demoff et al. failed to teach an electronic mail system, coupled to the transaction system and the storage to device, that enables email communication with online merchants that conduct online purchase transactions via the electronic communications network. Cohen et al. teach an electronic mail system, coupled to the transaction system and the storage to device, that enables email communication with online merchants that conduct online purchase transactions via the electronic communications network ('171: fig. 9; col. 9, lines 65-67; col. 10, lines 1-8). It would have obvious to one of ordinary skill in the art to modify Demoff et al's invention to include an email feature. One of ordinary skill in the art is motivated to do this because it is the easiest way of communication when conducting transactions electronically.

Claim 46: Demoff et al. teach the charge number issuing and processing system of claim 45 ('984: abstract). However, Demoff et al. failed to teach an email processor, coupled to the transaction system, that generates an email addresses; and an email database, stored by the

storage device, that stores the generated email addresses. Cohen et al. teach an email processor, coupled to the transaction system, that generates an email addresses ('171: fig. 9; col. 9, lines 65-67; col. 10, lines 1-8) ; and an email database, stored by the storage device, that stores the generated email addresses ('171: fig. 9; col. 9, lines 65-67; col. 10, lines 1-8). It would have obvious to one of ordinary skill in the art to modify Demoff et al's invention to include an email feature. One of ordinary skill in the art is motivated to do this because it is the easiest way of communication when conducting transactions electronically.

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. USPN 6,000,832, USPN 6,014,650, USPN 6,324,526 B1, USPN 6,351,739 B1, USPN 6,520,409 B1, USPN 6,609,113 B1 and JP410149396A are cited of interest.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Sally Shih whose telephone number is 703-305-8550. The examiner can normally be reached on Flexible Schedule.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1065. The fax phone number for the organization where this application or proceeding is assigned is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

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A handwritten signature in black ink, appearing to read 'H. Kazimi', with a stylized flourish at the end.

HANI M. KAZIMI
PRIMARY EXAMINER